

Exhibit N

to

Declaration of George F. Carpinello

NAVIENT

P.O. BOX 8533
WILKES-BARRE, PA 18773-8533(888) 272-5543
12/10/14

INVOICE

MAKE CHECK PAYABLE TO:

Navient

SEND CHECKS TO OUR PAYMENT ADDRESS:

P.O. BOX 8533
WILKES-BARRE, PA 18773-8533
ACCOUNT NUMBER:
9019772519-1

TOCRDELQ+++++

CURRENT PHONE IS EBRPHONE+++++

Changed your address or phone number?

Please visit Navient.com to update your information.

Please detach and return with payment

PAYMENT DUE DATE

IMMEDIATELY

TOTAL PAST DUE AMOUNT

\$TAMTDELQ++

TOTAL AMOUNT DUE

\$TAMTDEU+++

Past Due Notice

As of today, we have not received payment on the education loan(s) listed below and may have already reported your delinquency to the consumer reporting agencies. Avoid further negatively impacting your credit rating and make your payment of \$TAMTDEU+++ today by using one of these payment methods:

- Log in to your account at Navient.com to make a one-time secure online payment.
- Call us toll free at 888-272-5543. We're here to help you Monday - Thursday 8 a.m. to 9 p.m., and Friday 8 a.m. to 8 p.m., ET.
- Use the attached coupon and mail your check or money order (including your account number) to the address above.

Please be aware that you'll continue to be charged late fees if you fail to make your payment and your cosigner will be notified of your past due status (if applicable).

Once your account is current, enroll in automatic debit and you may receive a 0.25 percentage point interest rate reduction on your eligible loan(s).

If you've already brought your loan(s) current, please disregard this notice.

Important Disclosures:

This is an attempt to collect a debt and information obtained will be used for that purpose.

When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

Payments pursuant to a disputed sum or balance and/or regarding which you demand complete or partial satisfaction for a loan must be sent to: Navient, P.O. Box 3800, Wilkes-Barre, PA 18773-3800, with a description of the alleged dispute and the remedy sought. As provided in the underlying loan note(s), Navient reserves the right to accept the payment and deny the requested relief whether or not it returns or refunds such payments.

If allowed by the owner of your loans, the terms of your promissory notes and applicable law, you will be charged collection costs permitted under the Higher Education Act of 1965, as amended, and U.S. Department of

PHONE (888) 272-5543

FAX ESVRPH24+++++

TDD/TTY ESVRPH06+++++

Navient.com

Para comunicarse en Español con 'Atención al Cliente',
llame gratis al (888) 272-5543, y marque el número correspondiente.

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CONFIDENTIAL

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